



DEPOSIT RATES

Accurate as of
10/26/2022

Account Type	Dividend Rates	Annual Percentage Yield
Regular Shares	0.02%	0.02%
Club Accounts	0.02%	0.02%
Interest Checking	0.03%	0.03%
Business Checking	0.03%	0.03%
Kids & Teen Club: first \$500	0.16%	0.16%
Balance above \$500	0.02%	0.02%
Home Buyers Savings	1.00%	1.01%
Money Market		
\$2,500	0.12%	0.12%
\$10,000	0.13%	0.13%
\$25,000	0.16%	0.16%
\$50,000 & above	0.17%	0.17%
IRA Shares	0.13%	0.13%

Certificate Accounts

Term in Days	Term in Months	Dividend Rates	APY	Min. Opening Balance
91 - 180	3	0.16%	0.16%	\$1,000
181 - 365	6	0.31%	0.31%	\$1,000
366 - 730	12	0.47%	0.47%	\$1,000
731 - 1095	24	0.65%	0.65%	\$500
1096 - 1460	36	1.10%	1.11%	\$500
1461 - 1825	48	1.00%	1.01%	\$500

Bump Certificates

Member may bump the rate ONE time to current market rate - the new rate remains for the maturity which is based on the original certificate term.

731 - 1095	24	0.45%	0.45%	\$2,500
1096 - 1460	36	0.90%	0.90%	\$2,500
1461 - 1825	48	0.80%	0.80%	\$2,500

IRA Certificate Accounts

Term in Days	Term in Months	Dividend Rates	APY	Min. Opening Balance
91 - 180	3	0.26%	0.26%	\$1,000
181 - 365	6	0.41%	0.41%	\$1,000
366 - 730	12	0.57%	0.57%	\$1,000
731 - 1095	24	0.75%	0.75%	\$500
1096 - 1460	36	1.30%	1.31%	\$500
1461 - 1825	48	1.20%	1.21%	\$500

*All rates are subject to change at anytime. Account fees may reduce earnings. For certificate accounts, there is a penalty for early withdrawal of principal.

For questions regarding applicable terms or fees, call 503.239.5336 or ask a Member Service Representative. You can also visit www.OregoniansCU.com/disclosures for more information.

